December 23, 2004



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s):

William T. GEDDES, Jr. et al.

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Examiner:

Maria (Marissa) Teresa T. THEIN

Title:

BUSINESS TRANSACTION SYSTEM AND METHOD

Docket No.:

35030-000103P/US

AMENDMENT

U.S. Patent and Trademark Office 220 20th Street S. Customer Window – Mail Stop <u>AMENDMENT</u> Crystal Plaza Two, Lobby, Room 1B03 Arlington, VA 22202

Dear Sir:

In response to the Office Action dated August 25, 2004, the due date having been extended one (1) month to December 25, 2004, the following remarks are respectfully submitted in connection with the above-identified application.

List of Currently Pending Claims begin on page 2 of this Amendment.

Remarks begin on page 21 of this Amendment.